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UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

JOAN L. SMITH,)	
Plaintiff)	
v.)	Civil No. 04-cv-40193FDS
UNUM LIFE INSURANCE)	
COMPANY OF AMERICA,)	
)	
Defendant)	

STATUS REPORT OF REASSESSMENT

Pursuant to the Order, dated March 3, 2005, the parties report the following regarding the status of the reassessment of claims: The reassessment process under the Regulatory Settlement Agreement (the "RSA") for notified claimants is continuing. The claims with the oldest denial or termination date are being reassessed first as required by the express terms of the RSA. New claims are still being received. Plaintiff's claim is in line for reassessment. Unum is using its best efforts to complete the reassessment process by December 31, 2006. Presently, insureds who elected reassessment and whose claims were decided in early 2001 are being contacted regarding the reassessment of their claim. Plaintiff's claim was denied in and around May 2004.

The parties request that the stay remain in place until the regulatory process is completed.

DATED: 9.21.05

Howard J. Potash, BBO #404160 306 Main Street, Suite 300 म अभि

Worcester, MA 01608 (508) 754-2624

Attorney for Plaintiff Joan Smith

Geraldine G. Sanchez PIERCE ATWOOD LLP One Monument Square Portland, ME 04101 (207) 791-1100

Attorneys for Defendant Unum Life Insurance Company of America

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